

### **American Financial Solutions Housing Fee Schedule**

AFS charges fees for some services to those who can afford to pay. If a participant is required to pay a fee that they feel will create a financial hardship, they may request a hardship waiver.

Fees are not assessed until the intake process is complete.

Mortgage Default Counseling	No charge
Credit report (three bureau)	\$27 per person
Loan document review	\$85
Pre-purchase housing counseling	\$260
Home Choice and ARCH DPA Counseling	\$260*
USDA RD 502 Direct Loan Packaging	\$2,000**
USDA RD 504 Repair Loan/Grant Packaging	\$750**
HECM Reverse Mortgage Counseling	\$200
- If a separate HECM counseling session is required for other parties (spouse, children, etc.).	\$100

We charge fees for some services to those who can afford to pay. A household is considered able to pay if its income exceeds 200% of the federal poverty level **or** 50% of the area median income (AMI), whichever is higher. If a household's income surpasses this threshold, the participant will be required to pay fees according to the schedule provided.

If paying the fee creates a financial hardship, participants may request a waiver by submitting a letter explaining their situation. The housing counselor, in consultation with the Housing Counselor Manager will review and approve or deny the waiver.

\*Home Choice and ARCH DPA are programs of the Washington State Housing Finance Commission. These counseling fees are payable at loan closing.

\*\*USDA Loan Packaging fees are payable at loan closing and are distributed between our organization and the intermediaries reviewing your file.